

CLAIMS

What is claimed is:

1. A method for effecting user payment for a purchase by means of a mobile station of the user in a telecommunication system that includes a telephone network to which the mobile station is connected via a wireless communication link, a network application connected to the telephone network and a mobile station application, comprising the steps of:
 - 5 generating in the network application a user profile from modes of payment employed by the user;
 - 6 generating by means of the network application, when the mobile station user is to make a purchase payment, a mode of payment message based on the user profile for transmission to the mobile station;
 - 7 presenting, on the mobile station, user-selectable payment alternatives;
 - 8 and
 - 9 generating a response message based on user input in response to the presented payment alternatives and sending the response message to the network application.
- 10 2. A method in accordance with claim 1, wherein the user-selectable payment alternatives presented on the mobile station are defined in the mode of payment message.

1 3. A method in accordance with claim 1, further comprising the step of
2 defining, for inclusion in the mode of payment method, a control code for identifying the
3 - network application.

1 4. A method in accordance with claim 1, further comprising the step of
2 processing the response message at the network application in accordance with the user profile
3 information.

1 5. A method in accordance with claim 1, further comprising the step of
2 requesting, by the network application, additional information from the mobile station by
3 means of which a payment is to be effected.

1 6. A method in accordance with claim 1, further comprising the step of
2 activating, by the network application, a new payment program in response to receipt by the
3 network application of the response message from the mobile station.

1 7. A system for effecting user payment for a purchase by means of a mobile
2 station of the user in a telecommunication system that includes a telephone network to which
3 the mobile station is connected via a wireless communication link, said system comprising:
4 a network application connected to the telephone network and comprising
5 means for generating a user profile from modes of payment employed by the user and means
6 for generating, when the mobile station user is to make a purchase payment, a mode of

7 payment message based on the user profile and for sending the generated mode of payment
8 message to the mobile station; and
9 a mobile station application associated with the mobile station and
10 comprising means for presenting, on the mobile station, user-selectable payment alternatives
11 for the purchase payment to be made, and means for generating a response message based on
12 user input in response to the presented payment alternatives.

8. A system in accordance with claim 7, further comprising means for defining the user-selectable payment alternatives to be presented on the mobile station from the mode of payment message.

9. A system in accordance with claim 7, further comprising means in the mode of payment message for defining a control code that identifies the network application.

10. A system in accordance with claim 7, wherein said network application further comprises means for processing the response message based on the user profile information.

11. A system in accordance with claim 7, wherein said network application further comprises means for requesting additional information from the mobile station by means of which a payment is to be effected.

1 12. A system in accordance with claim 7, where said network application
2 further comprises means for activating a new payment program in response to receipt by the
3 network application of the response message from the mobile station.

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